




FDC BALANCED PORTFOLIO

Information is correct at 31 March 2019

FUND FACTS

 **OBJECTIVE** To achieve good long term capital growth and returns with a reasonable level of risk

 **INVESTMENT STYLE** Active & Indexed

 **SIZE** 18.2 million

FUND DESCRIPTION

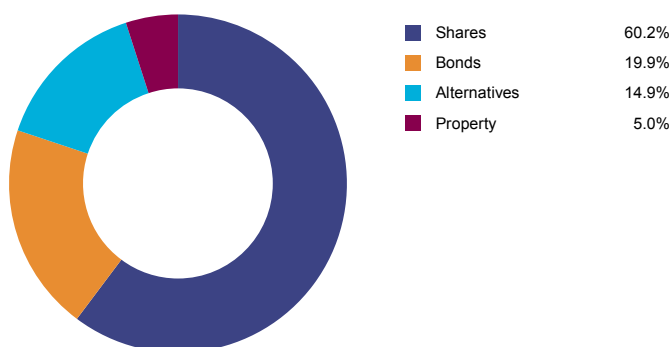
This fund invests in a broad range of asset classes that will normally include higher allocations to growth investments such as developed and emerging market equities than lower growth lower risk fixed interest securities. Property as well as alternative assets may be used to provide additional diversification. Investors in this fund are looking for good long term growth and returns, and accept that to achieve this asset values will fluctuate up and down. The fund uses an active asset allocation strategy to move money between shares and cash.

Warning: If you invest in this product you may lose some or all of the money you invest.

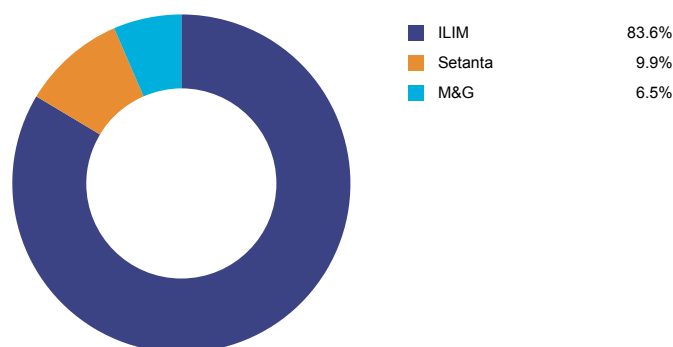
IRISH LIFE RISK LEVEL (IL)

| IL1 | IL2 | IL3 | IL4 | IL5 | IL6 | IL7 |
|------------|-----|-----|-----|-----|-----|-------------|
| LOWER RISK | | | | | | HIGHER RISK |

ASSET ALLOCATION



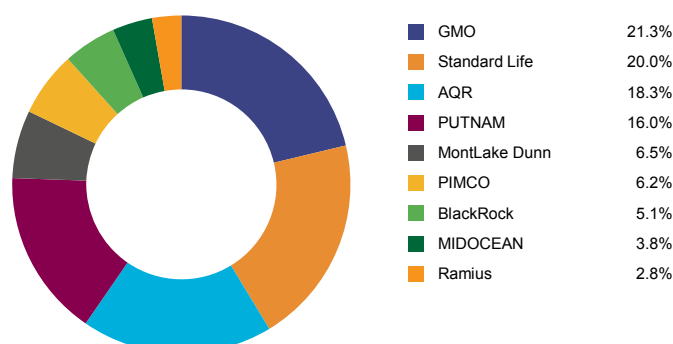
SHARES BY MANAGER



BONDS BY FUND

| FUND NAME | % |
|---|-------|
| BlueBay Investment Grade Bond Fund | 50.2% |
| Indexed Global High Yield Bonds | 17.5% |
| Indexed Emerging Market Gov Bonds | 17.3% |
| Indexed Eurozone Inflation Linked Bonds | 15.0% |

ALTERNATIVES LISTED BY MANAGER



The assets in this fund may be used for the purposes of securities lending in order to earn an additional return for the fund. While securities lending increases the level of risk within the fund it also provides an opportunity to increase the investment return. External asset managers may change over time. Underlying funds or investments may be subject to incentive fees. This fund may borrow to invest which increases both the risk and opportunity for return.

This fund is provided by Irish Life Assurance plc and is managed by Irish Life Investment Managers Limited. It is developed together with FDC to meet the needs of a specific client risk profile.

Warning: This fund may be affected by changes in currency exchange rates.

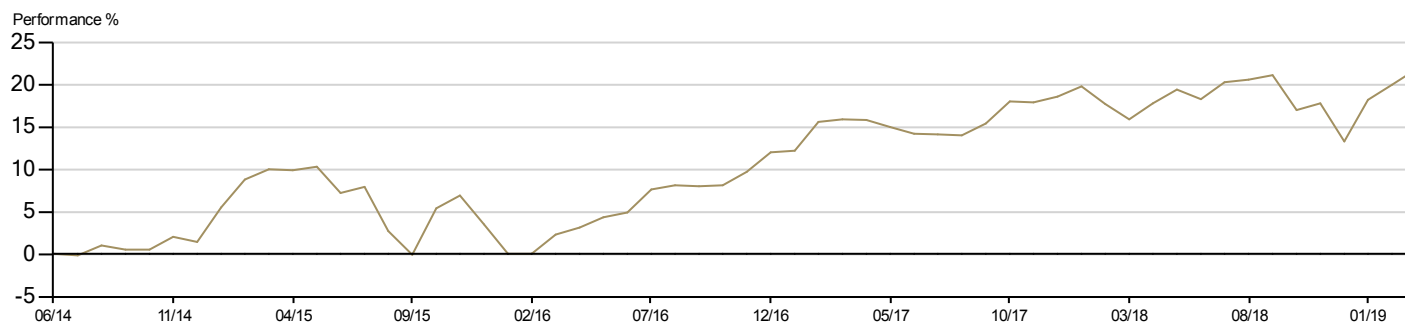
CALENDAR YEAR RETURN

| | 2015 | 2016 | 2017 | 2018 | YTD |
|------|-------|-------|-------|--------|-------|
| Fund | 2.07% | 8.22% | 5.90% | -4.47% | 7.51% |

PERFORMANCE AS AT 31/03/2019

| | 1 Month | 3 Month | 1 Year | 3 Year p.a. | Since Launch p.a. |
|------|---------|---------|--------|-------------|-------------------|
| Fund | 1.50% | 7.51% | 5.10% | 5.99% | 4.20% |

CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 1.29%. The fund management charge and product charges will vary depending on the terms and conditions of your contract.

Launch Date (for the series used in the above performance illustration) = 12 Jun 2014; YTD = year to date; p.a. = per annum

Source: Irish Life Investment Managers

Warning: Past performance is not a reliable guide to future performance.

Warning: The value of your investment may go down as well as up.

To find out more about our fund range and to view the latest market and fund manager updates please visit:
<http://www.irishlife.ie>